

# United States Bankruptcy Court

Southern District of New York

Case No. 07-23045-rdd

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Antonio Elera  
63 Laura Drive  
Monsey, NY 10952

Liliana Elescano  
63 Laura Drive  
Monsey, NY 10952

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-3888

xxx-xx-4172

Employer Tax-Identification No(s).(EIN)[if any]:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 3, 2010

Robert D. Drain  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0208-7  
Case: 07-23045

User: awilrodri  
Form ID: bl8

Page 1 of 2  
Total Noticed: 83

Date Rcvd: May 03, 2010

The following entities were noticed by first class mail on May 05, 2010.

db +Antonio Elera, 63 Laura Drive, Monsey, NY 10952-3823  
jdb +Liliana Elescano, 63 Laura Drive, Monsey, NY 10952-3823  
aty +Alane A. Becket, Becket & Lee LLP, 16 General Warren Blvd., P.O. Box 3001,  
Malvern, PA 19355-0701  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
cr +PRA Receivables Management LLC, PO BOX 41067, Norfolk, VA 23541-1067  
cr Recovery Management Systems Corporation, 25 S.E. Avenue, Suite 1120, Miami, FL 33131  
cr +Wells Fargo Bank, NA as Trustee, The Law Offices of Cohn & Roth, 100 E. Old Country Road,  
Mineola, NY 11501-4633  
4420115 +AES 0002, PO BOX 2461, HARRISBURG, PA 17105-2461  
4420116 +AES/NCT 0001, PO BOX 2461, HARRISBURG, PA 17105-2461  
4420117 +ALLIANCE ONE, 1160 CENTRE POINT DRIVE, SUITE #1, MENDOTA HEIGHTS, MN 55120-1270  
4420118 +AMEX 1351, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
4420119 +AMEX 2183, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
4420120 +AMEX 4981, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
4420121 ANNIE SEZ, PO BOX CN1003, TOTOWA, NJ 07511  
4420122 +ARTHRITIS ASSOC. OF ROCKLAND, 222 ROUTE 59 SUITE 204, SUFFERN, NY 10901-5206  
4420125 +BANK OF AMERICA, PO BOX 17054, WILMINGTON, DE 19850-7054  
4420126 +BNA FINANCIAL BUREAU, INC., 8000 SAFARI DRIVE, SMYRNA, TN 37167-6605  
4420129 +CAPITAL ONE SERVICES 8889, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
4420130 +CBNA, 1000 TECHNOLOGY DRIVE #MS5, O FALLON, MO 63368-2239  
4420131 +CELENTANO, STADMEUER & WALEN., 1035 ROUTE 46 EAST, PO BOX 2594, CLIFTON, NJ 07015-2594  
4420133 +CHASE 5187, 800 BROOKSEdge BLVD., WESTERVILLE, OH 43081-2822  
4420134 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4420135 +CITI CARDS, PO BOX 45129, JACKSONVILLE, FL 32232-5129  
4420136 +CITIBANK 5457, PO BOX 469100, ESCONDIDO, CA 92046-9100  
4420137 +COUNTRYWIDE HOME LOANS, 4500 PARK GRANADA, CALABASAS, CA 91302-1613  
4442610 +Chase Bank USA, N.A., P O Box 740933, Dallas, TX 75374-0933  
4427376 +Cohn & Roth, 100 E. Old Country Road, Mineola NY 11501-4633  
4441009 +Deily, Mooney & Glastetter, 8 Thurlow Terrace, Albany NY 12203-1006  
4420139 EMC MORTGAGE, 800 STATE HWY, LEWISVILLE, TX 75067  
4851177 EMC Mortgage Corporation, Payment Processing, PO Box 660753, Dallas, TX, 75266-0753  
4437777 EMC Mortgage Corporation, ATTN: Bankruptcy Department, P.O. Box 293150,  
Lewisville, TX 75029-3150  
4529849 +FDS Bank/Macy's, c/o Tsys Debt Mgmt., Inc., Po Box 137, Columbus, GA 31902-0137  
4465685 FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent,  
POB 35480, Newark NJ 07193-5480  
4420140 +GC SERVICES LP, 6330 GULFTON, HOUSTON, TX 77081-1198  
4420142 +GOOD SAMARITAN, 255 LAFAYETTE AVENUE, SUFFERN, NY 10901-4869  
4420143 +HEALTHMED PLUS, 200 ROUTE 59, SUFFERN, NY 10901-5009  
4420145 +HOMEEQ, P.O. BOX 70830, CHARLOTTE, NC 28272-0830  
4420146 +HOUSEHOLD FINANCE 7274, PO BOX 1547, CHESAPEAKE, VA 23327-1547  
4420147 +HRP CORP, P. O. BOX 447, BUSHKILL, PA 18324-0447  
4462988 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,  
Newark NJ 07193-5480  
4420149 +KOHL'S 4406, PO BOX 2983, MILWAUKEE, WI 53201-2983  
4420150 +KOHLS/CHASE 0652, N56W17000 RIDGEWOOD, MENOMONEE FALLS, WI 53051-5660  
4420151 +LORD & TAYLOR, 1825 PALISADES CENTER, WEST NYACK, NY 10994-6208  
4420152 +MARK L. NICTER, PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4438  
4420155 +NYACK HOSPITAL, 160 NORTH MIDLAND AVENUE, NYACK, NY 10960-1998  
4617610 +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067  
4420156 +R.L.F. MEDICAL MANAGERS, INC., PO BOX 4317, NEW WINDSOR, NY 12553-0317  
4420157 +RAI CREDIT, 401 HACKENSACK AVENUE, HACKENSACK, NJ 07601-6419  
4439504 +Rosicki, Rosicki & Associates, 51 East Bethpage Road, Plainview NY 11803-4224  
4420158 +SEARS 9939, PO BOX 183082, COLUMBUS, OH 43218-3082  
4420159 +SEARS/CBSD 1377, 8725 W. SAHARA AVENUE, THE LAKES, NV 89163-0001  
4420160 +SEARS/CBSD 5627, 8725 W. SAHARA AVENUE, THE LAKES, NV 89163-0001  
4420161 +SEARS/CBSD 5121, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
4420162 +THE HOME DEPOT/CBSD 3303, PO BOX 6003, HAGERSTOWN, MD 21747-6003  
4420163 +THE HOME DEPOT/CBSD 8986, PO BOX 6003, HAGERSTOWN, MD 21747-6003  
4420164 +THE VALLEY HOSPITAL, 223 NORTH VAN DIEN AVENUE, RIDGEWOOD, NJ 07450-2736  
4552663 +UMI/HOMVEST CAPITAL LLC, PO BOX 60771, CHARLOTTE, NC 28260  
4426503 +WELLS FARGO BANK, NA AS TRUSTEE, c/o COHN & ROTH, 100 E. OLD COUNTRY ROAD,  
MINEOLA, NY 11501-4633  
4435736 +Wells Fargo Bank, N.A as Trustee, c/o Rosicki, Rosicki & Associates, P.C, 51 E. Bethpage Road,  
Plainview, NY 11803-4224

The following entities were noticed by electronic transmission on May 03, 2010.

4420117 +EDI: ALLIANCEONE.COM May 03 2010 15:58:00 ALLIANCE ONE, 1160 CENTRE POINT DRIVE, SUITE #1,  
MENDOTA HEIGHTS, MN 55120-1270  
4420123 +EDI: ARSN.COM May 03 2010 16:08:00 ASSOCIATED RECOVERY SYSTEMS, PO BOX 469046,  
ESCONDIDO, CA 92046-9046  
4420125 +EDI: BANKAMER2.COM May 03 2010 16:03:00 BANK OF AMERICA, PO BOX 17054,  
WILMINGTON, DE 19850-7054  
4420124 +EDI: BANKAMER.COM May 03 2010 15:58:00 BANK OF AMERICA, 4060 OGLETOWN STAN,  
MAIL CODE DE5-19, NEWARK, DE 19713  
4450823 +EDI: CAPITALONE.COM May 03 2010 15:58:00 CAPITAL ONE BANK, C/O TSYS DEBT MANAGEMENT,  
PO BOX 5155, NORCROSS, GA 30091-5155  
4420127 +EDI: CAPITALONE.COM May 03 2010 15:58:00 CAPITAL ONE BANK, PO BOX 85015,  
RICHMOND, VA 23285-5015  
4420128 +EDI: CAPITALONE.COM May 03 2010 15:58:00 CAPITAL ONE SERVICES \*\*\*\*0369, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281

The following entities were noticed by electronic transmission (continued)

4420132 +EDI: CHASE.COM May 03 2010 16:08:00 CHASE 4266\*\*\*\*, 800 BROOKSEDGE BLVD,  
WESTERVILLE, OH 43081-2822  
4420134 +EDI: CITICORP.COM May 03 2010 15:58:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4618370 +EDI: RECOVERYCORP.COM May 03 2010 16:08:00 Capital Recovery One,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4420138 EDI: DISCOVER.COM May 03 2010 15:58:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
WILMINGTON, DE 19850  
4429903 EDI: FORD.COM May 03 2010 16:08:00 Ford Motor Credit Company LLC, Drawer 55-953,  
P.O. Box 55000, Detroit, MI 48255-0953  
4420141 EDI: GMACFS.COM May 03 2010 15:58:00 GMAC, PO BOX 660208, DALLAS, TX 75266  
4423937 +EDI: GMACFS.COM May 03 2010 15:58:00 GMAC, P.O. Box 130424, Roseville, MN 55113-0004  
4420144 +EDI: HFC.COM May 03 2010 15:58:00 HFC, 841 SEAHAWK CIR, VIRGINIA BEACH, VA 23452-7809  
4420148 +EDI: HFC.COM May 03 2010 15:58:00 HSBC, NV, PO BOX 19360, PORTLAND, OR 97280-0360  
4435662 EDI: RESURGENT.COM May 03 2010 16:08:00 LVNV Funding LLC its successors and assigns as,  
assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4420153 +EDI: TSYS2.COM May 03 2010 15:58:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
4420154 +E-mail/Text: bnc@nordstrom.com NORDSTROM FSB, PO BOX 13589,  
SCOTTSDALE, AZ 85267-3589  
4573938 EDI: RECOVERYCORP.COM May 03 2010 16:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4487468 +EDI: RECOVERYCORP.COM May 03 2010 16:08:00 Recovery Management Systems Corporation,  
For GE Money Bank, dba LOWES CONSUMER, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
4898328 EDI: BLINE.COM May 03 2010 16:08:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
4420159 +EDI: SEARS.COM May 03 2010 15:58:00 SEARS/CBSD \*\*\*\*1377, 8725 W. SAHARA AVENUE,  
THE LAKES, NV 89163-0001  
4420165 +EDI: WFNNB.COM May 03 2010 16:03:00 VICTORIA'S SECRET, PO BOX 182128,  
COLUMBUS, OH 43218-2128  
4523010 EDI: ECAST.COM May 03 2010 15:58:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480  
4462987 EDI: ECAST.COM May 03 2010 15:58:00 eCAST Settlement Corporation assignee of,  
GE Money Bank/Lord and Taylor, POB 35480, Newark NJ 07193-5480  
4467022 EDI: ECAST.COM May 03 2010 15:58:00 eCAST Settlement Corporation assignee of,  
HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480  
4462990 EDI: ECAST.COM May 03 2010 15:58:00 eCAST Settlement Corporation assignee of,  
Citibank USA NA/HOME DEPOT, POB 35480, Newark NJ 07193-5480

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CAB East LLC  
unk Clerk's Office U.S. Bankruptcy Court  
cr General Motors Acceptance Corp.  
cr Vault Trust  
4475498 Michael S. Margolf, Moss Codillis, L.L.P., AUTHORIZED AGENT/ENTITY, FOR THE CREDITOR,  
Phone: 303-799-6966  
cr\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
4428471\* +Cohn & Roth, 100 E. Old Country Road, Mineola NY 11501-4633  
4475499\* EMC Mortgage Corporation, Attn: Bankruptcy Dept. P.O. Box 293150, Lewisville, TX 75029-3150  
4435737\* +Wells Fargo Bank, N.A as Trustee, c/o Rosicki, Rosicki & Associates, P.C, 51 E. Bethpage Road,  
Plainview, NY 11803-4224

TOTALS: 5, \* 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2010

Signature:

